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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/699,552	10/30/2003	Laura Lee Orcutt	15896.0008US01	3032
MERCHANT & GOULD - WELLS FARGO P.O. BOX 2903 MINNEAPOLIS, MN 55402			EXAMINER	
			ELISCA, PIERRE E	
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Please find below and/or attached an Office communication concerning this application or proceeding.

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EXAMINER

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DATE MAILED:

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Commissioner for Patents

IDS filed on 10/30/2003 is considered, except for the prior art S. Weiner; Electronic payments in the U.S Economy: An Overview. Because it does not have a date.

/Pierre E. Elisca/ Primary Examiner, Art Unit 3621